

09/826,680

**REMARKS**

Reconsideration of the application in view of the present response is respectfully requested.

Claims 16, 19, 20, 22, and 26-30 are amended. Claims 16-30 are pending.

Applicant would like to respectfully point out that the rejection of claims 16-30 of the present application is improper for reasons explained hereinbelow.

First, while Lawlor et al. (referred to herein as "Lawlor") refers to automated teller machine (ATM) networks and ATM-like features, the terminal of Lawlor is clearly not an ATM which is capable of dispensing cash in the form of paper money. Each of claims 16-30 of the present application is directed to an ATM which dispenses cash in the form of paper money to an ATM customer when the ATM customer conducts a cash dispense transaction at the ATM.

Second, Applicant notes that the Examiner refers to text in column 10, lines 14-22 of Lawlor to reject the claims of the present application. In this regard, Applicant would like to respectfully point out that no paper money is being dispensed to the terminal user in Lawlor. In contrast, the automated teller machine (ATM) of the present application dispenses cash in the form of paper money to an ATM customer.

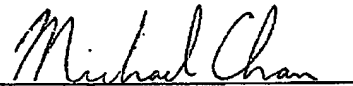
Applicant has amended each of claims 16-30 to more clearly recite the subject matter intended to be claimed.

This amendment may be entered upon a showing of good reasons why it is necessary and was not presented earlier as per 37 C.F.R. Section 1.116. This amendment is necessary to overcome the rejections stated in the final Office Action. The amendment was not earlier presented because the Applicant did not know of the Examiner's position with respect to rejection of the claims until receiving the final Office Action.

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In view of the foregoing remarks, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,



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